

Information to identify the case:

Debtor 1	<u>Douglas R. Nash</u>	Social Security number or ITIN	xxx-xx-4513
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-22589-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Douglas R. Nash

11/12/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Douglas R. Nash
Debtor

Case No. 16-22589-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 12, 2021

User: dpas
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2021:

Recip ID	Recipient Name and Address
db	+ Douglas R. Nash, 2646 Sapling Drive, Allison Park, PA 15101-4203
cr	+ SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
15426234	+ CSMC 2021-RPL8 Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14258761	Discover Personal Loans, PO Box 30396, Salt Lake City, UT 84130-0396
14258762	Ditech Financial LLC, PO Box 6176, Rapid City, SD 57709-6176
14258763	Freedom Debt Relief, 1675 South Grant St, Suite 400, San Mateo, CA 94402
14258764	+ Jonathan P. Cawley, Esquire, Zwicker & Associates PC, 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028
15228184	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14325304	U.S. Bank, N.A. as trustee, c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 13 2021 07:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 13 2021 02:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 13 2021 07:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 13 2021 02:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: LCIBAYLN	Nov 13 2021 07:58:00	BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
14699269	+ EDI: LCIBAYLN	Nov 13 2021 07:58:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables Florida 33146-1873
15302640	+ EDI: LCIBAYLN	Nov 13 2021 07:58:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
14258760	EDI: DISCOVER.COM	Nov 13 2021 07:58:00	Discover Card, PO Box 30943, Salt Lake City, UT 84130
14261629	EDI: DISCOVER.COM	Nov 13 2021 07:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14262766	+ EDI: DISCOVERPL	Nov 13 2021 07:58:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14312725	+ Email/Text: kbarkley@bernsteinlaw.com		

District/off: 0315-2

User: dpas

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		Nov 13 2021 03:00:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14258758	EDI: JPMORGANCHASE	Nov 13 2021 07:58:00	Chase, PO Box 15298, Wilmington, DE 19850-5298
14258759	EDI: JPMORGANCHASE	Nov 13 2021 07:58:00	Chase Home Mortgage, PO Box 24696, Columbus, OH 43224-0696
14519039	EDI: JPMORGANCHASE	Nov 13 2021 07:58:00	JPMorgan Chase Bank, National Association, c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14306076	+ EDI: MID8.COM	Nov 13 2021 07:58:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14320693	EDI: PRA.COM	Nov 13 2021 07:58:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14258765	EDI: CITICORP.COM	Nov 13 2021 07:58:00	Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282
14258766	EDI: RMSC.COM	Nov 13 2021 07:58:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept., PO Box 965015, Orlando, FL 32896-5015
14258767	+ EDI: RMSC.COM	Nov 13 2021 07:58:00	Synchrony Bank/PayPal, Attn: Bankruptcy Dept., PO Box 965005, Orlando, FL 32896-5005

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr		Duquesne Light Company
cr		JPMorgan Chase Bank, National Association
cr		NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmlawgroup.com

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Brian Nicholas

on behalf of Creditor BAYVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com

Brian Nicholas

on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com

Joshua I. Goldman

on behalf of Creditor JPMorgan Chase Bank National Association jgoldman@kmlawgroup.com,
angelica.reyes@padgettllawgroup.com

Maria Miksich

on behalf of Creditor Community Loan Servicing LLC mmiksich@kmlawgroup.com

Michael S. Lazaroff

on behalf of Debtor Douglas R. Nash butlerdebtlaw@zoominternet.net
alliedmilitary@berlin.com;lazaroffmr67241@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 9